Art Unit 2142

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor Ashvin Mathew Serial No. 10/784,530 Filed 02/23/2004 Confirmation No. 7752 For PROFILE AND CONSENT ACCRUAL Examiner Douglas B. Blair

January 22, 2009

AMENDMENT B AND INTERVIEW SUMMARY

TO THE COMMISSIONER FOR PATENTS,

SIR:

In response to the Office action mailed October 22, 2008, please enter the following amendments and consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begin on page 2 of this paper.

Interview Summary begins on page 11 of this paper.

Remarks begin on page 11 of this paper.